



# **INVESTMENT SWITCHING**

SOURCING, PROJECTIONS & SWITCHING

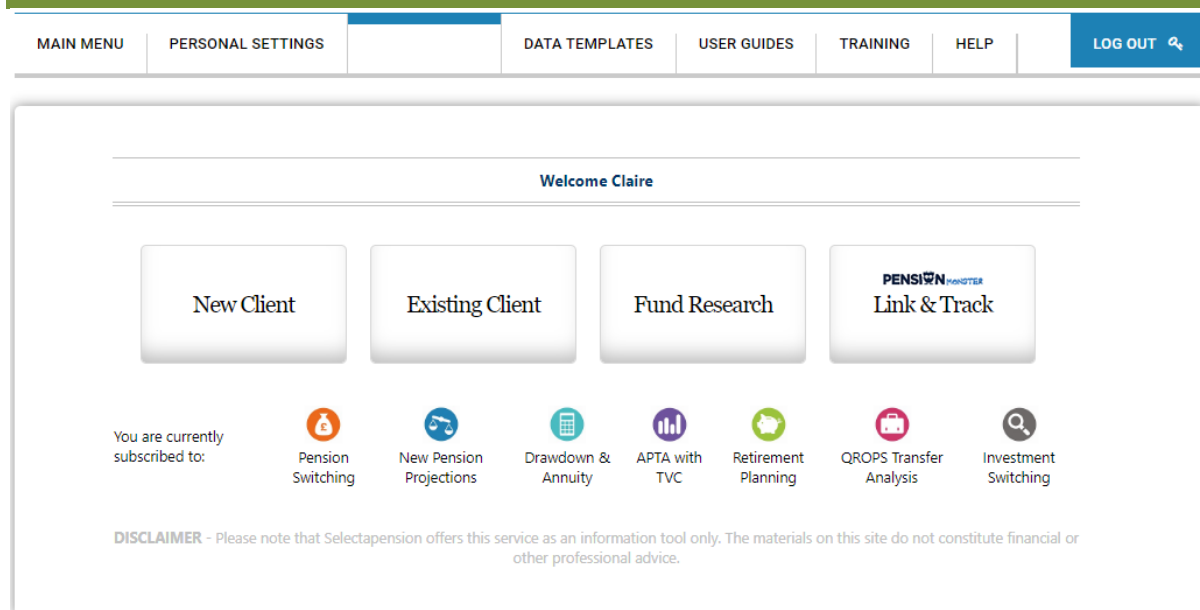
EXISTING INVESTMENT

USER GUIDE

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## 1. SELECT NEW OR EXISTING CLIENT



### Welcome

Upon initially logging into Selectapension, a user will arrive at our Welcome page. This page offers three options; create a New Client, access an Existing Client and Fund Research. This screen also provides details of which tools are available to the individual subscription.

Selecting a New Client will enable the creation of a file containing a client's basic details. These details will be stored on the system and can be accessed when using any of the Selectapension tools.

The Existing Client option will bring up a library of stored clients. The client details can be viewed by clicking on the client name. From this point a user can choose to View Stored Analyses or Create New Analysis for a client.

Selecting Fund Research will launch our fund filtering search tool. To learn more about how to use this tool, please see the Funds Functionality User guide.

The current stage of workflow is denoted by the underlined title. Navigation through the workflow is controlled by Next and Back buttons. Input will be sense checked to ensure validity of the data before the process will continue. For example, if one of the mandatory fields is left blank, (mandatory fields are shown in yellow), the user will be unable to move to the next stage until that field has been completed.

## NEW CLIENT

Client Details			
Ref:	123	Title:	Mr
Forename:	Rupert	Middle Initials:	
Surname:	Jones	Sex:	Male
Date of Birth:	28/07/1965	Employment Status:	Unknown
Marital Status:	Married	Partner's Date of Birth:	14/04/1970
Partner's Forename:	Regina	Partner's Sex:	Female
Partner's Surname:	Jones		
Any Dependents:	Yes	Attitude to Risk:	Medium
Any Dependent Notes:	3 Children		
Lifetime Allowance Protection:	None	Health Status:	Good
Country of Residence (for income tax):	England, Northern Ireland, Wa		
Notes:			
Update Client Details			

The first step to creating an analysis is creating a customer file by inputting the client data as explained below. Yellow boxes are mandatory and must be completed before moving forward.

FIELD	DESCRIPTION
Ref:	Insert your own reference if desired
Title:	Select an option from the dropdown list. Please note that the system will validate the choice of title against the choice of 'Sex'
Forename:	Enter the client's forename if required here
Middle Initials:	Enter the client's middle initials if applicable
Surname:	Enter the client's surname



Sex	Select the sex of the client from the drop down list
Date of Birth:	Enter the client's date of birth in dd/mm/yyyy format. This can either be entered manually or selected from the calendar
Employment status:	Select from the drop down list
Marital Status:	Select from the drop down list
Partner's D.O.B:	Enter partner's date of birth if relevant in dd/mm/yyyy format. This can either be entered manually or selected from the calendar
Partner's name:	Enter the partner's name
Any Dependents:	Select Yes or No If Yes is selected, additional notes can be added to include details of dependents
Attitude to Risk:	Select from the dropdown list* If 'other' is selected from the list, a free text box will become available *Categories from your dropdown list are initially created in Personal Settings. Please see the Asset Reviewer Personal Settings User Guide for more details
Lifetime Limit Protection:	Select from the dropdown list and enter the Lifetime Limit applicable
Health Status:	Select from the dropdown list
Notes:	Any additional notes may be added and will be detailed within the report

## EXISTING CLIENT

Select a Client

Help

<< Back

New Client

Forename

Surname

MURPHY

Clear

Ref

DOB

Search

Ref	Surname	Forename	Date of Birth
	Murphy	Conor J	27/10/1967

<< Back

Select the existing client that you wish to work with by clicking the client's name. For large client libraries the user can recall a client using the search function or by clicking on a column header to sort by column.

Client Details

Help

Ref:

123

Title:

Mr

Forename:

Rupert

Middle Initials:

Surname:

Jones

Sex:

Male

Date of Birth:

28/07/1965

Employment Status:

Unknown

Marital Status:

Married

Partner's Date of Birth:

14/04/1970

Partner's Forename:

Regina

Partner's Sex:

Female

Partner's Surname:

Jones

Any Dependents:

Yes

Attitude to Risk:

Medium

Any Dependent Notes:

3 Children

Lifetime Allowance Protection:

None

Health Status:

Good

Country of Residence (for income tax):

England, Northern Ireland, Wa

Notes:

Update Client Details

Once the client details have been recalled the user can then complete a multitude of tasks.

Delete Client removes all the information created for that particular client.

Update Client Details enables editing of client information at any time.

View Stored Analyses allows access to previous cases carried out for this particular client.

Create New Analysis allows the user to create a new analysis type for a client.

## SELECTING AN EXISTING CASE

Review Selection

Help

Select a Review

Please Select

Select a Case

Help

Ref	Date Created	Description
156788	03/01/2014	Investment Review (AXA Wealth Saving Bond)
156810	06/01/2014	New Investment
156818	08/01/2014	Investment Review (Alliance Trust Saving Bond)
156819	08/01/2014	Investment Review (Blackrock savings scheme)

<< Back

Create New Analysis

Click on the case to view or edit previously entered information. Alternatively, click on Create New Analysis to start a brand new case.

## REVIEW SELECTION

Review Selection

Help

Select a Review

New Review

Review Name

CM Review 21/01/2014

Delete

Review Description

Annual Review for CM

Select a Case

Help

Ref	Date Created	Description	Current	Remodel	New
156638	03/02/2014	Existing Investment (Generic Saving Bond)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
156644	03/02/2014	New Investment (New investment Bond)	n/a	n/a	<input checked="" type="checkbox"/>
156646	03/02/2014	Existing Investment (Aegon Scottish Equitable Saving Bond)	<input checked="" type="checkbox"/>	n/a	n/a

<< Back

Exit Review Mode

Save & Print Review

Select New Review from the dropdown list to run a review. A name and a description can be applied to the review.


Select the cases to be included in the review using the tick boxes available. The type of analysis can be selected, Current, Remodel or New. Once a selection has been made, continue to Save & Print Review to run the report. Exit Review Mode cancels the review process.


## CREATE NEW ANALYSIS

Click on Create New Analysis to select an analysis suite.

Select Analysis Suite

Help

  
Pensions

  
Investments

<< Back

Select Investments to access Investment Switching.

Select Wizard for New Analysis

Help

Existing Investment Review

New Investment Comparison

Alternative Investment

<< Back

Select the analysis type to be completed. Select Existing Investment Review to input the client's individual existing fund related investments which can then be remodelled and/or compared to new products, taking into account the client's Attitude to Risk (ATR) and target asset allocation if desired.



## EXISTING INVESTMENT DETAILS

Client: **Conor J Murphy**  
Module: **Investment Review**  
Case Ref: **156788**

Client Details **Existing Investment** Options Product Selection Results Summary Full Comparison

**Existing Investment**

Please enter details of your existing investment.

Valuation Date: 03/01/2014

Provider Name: AXA Wealth

Product Name: Saving Bond

Type of Product: Bond

Term of Investment: ☐ Until ☒ Years 25 Months 0 ☐ Age

Fund Value: £ 35000.00

Surrender Value: £ 35000.00

Include Estimated Taxation: ☒ Yes ☐ No

Tax Rate: Basic

Add Contribution: Regular Premium £150 per Month

Add Income: No withdrawals defined

Using the information provided below, complete all relevant 'white' fields and all mandatory fields in 'yellow'.

Field	Description
Valuation Date	Enter the date on which the quotation has been provided in dd/mm/yyyy format. This can either be entered manually or selected from the calendar
Provider Name	Enter the name of existing investment Provider from the drop down list
Product Name	Enter the product name
Type of Product	Select the type of investment product from the drop down list
Term of Investment	Select one of the given options Until: Choose an end date for the investment Years: Number of years and/or months for the investment to run Age: Input an age to run the investment to

Fund Value

Enter the value of the existing investment

Surrender Value	Enter the surrender value of existing investment
Include Estimated Taxation	Select Yes or No Selecting Yes will allow you to enter the client's tax band from the drop down list
Add Contribution	Select this option to add a single or regular contribution, frequency and the amount. Indexation and the month of indexation can also be included.
Add Income	Select this option for a specific or regular withdrawal, frequency and the amount. Indexation and month of indexation can also be included.



Delete Case deletes the current open case. Use the Next and Back buttons to navigate accordingly.

## EXISTING INVESTMENT FUNDS

If a full asset allocation comparison is to be performed, funds in which the plan is currently invested in must be detailed at this point.

**Funds within Existing Product**
Help

You may select the fund(s) in which this plan is currently invested. Note this information must be provided if you wish to perform an asset allocation comparison.

Select Funds

Provider: Nucleus

Filter: Name ethical
GO

AXA Ethical Distribution Z Acc

AXA Ethical Distribution Z Inc

F&C Ethical Bond 1 Inc

F&C Ethical Bond 2 Gr Inc

F&C Ethical Bond C Inc

Kames Ethical Cautious Managed A Acc

Kames Ethical Cautious Managed A Inc

Kames Ethical Cautious Managed B Acc

Kames Ethical Cautious Managed B Inc

Funds Returned: 55. Time taken: 0.41 secs.

Funds Selected	Split	
Allianz Brazil Fund A GBP	10	-
Allianz European Equity Income Fund A ACC GBP	10	-
AXA Framlington Biotech Acc	10	-
AXA Framlington European Acc	20	-
AXA Framlington Japan Acc	10	-
Skandia/Kames Strategic Bond Life	10	-
L&G/Pen Kames Strategic Bond	10	-
Liontrust Income Inst GBP Clean	5	-
F&C UK Property 2 Acc	5	-
Threadneedle UK Property Acc	5	-
Kames Ethical Cautious Managed A Acc	5	-
Total:		100 %

Clear All

Funds can be selected by choosing the provider from the drop down list. The filter allows a user to search by fund Name or ISIN number. Click on Go to list the funds that match the criteria.

Click to select the fund and carry over to the right hand side.

Once funds have been selected the appropriate split will need to be entered. Funds must total 100% before moving forward.

## EXISTING INVESTMENT PROJECTIONS

With the default set to Aggregate Rates, a user will be prompted to enter the appropriate growth rates for the investment.

**Existing Scheme Details - Projections** Help

Please enter the investment's fund value projections at maturity.

Growth Rate Basis: ☒ Aggregate Rates ☐ Varying Rates (%) ☐ Varying Rates (£)

Fund Projection Rates: Low  % Med  % High  %

**Fund Value at Maturity**

Fund Value at Maturity

If the existing provider cannot produce projections, use the 'calculate' option to create system generated projections. Calculate

<< Back Next >>

If it's not possible to obtain projections from the existing scheme, the Calculate button can be used to generate projections to any given rates. If fund(s) have been selected on the previous screen, they will automatically pre-populate with the charge applicable.

In addition to the overall product AMC, fixed fees may also be added with any indexation that may apply.

**Calculate Projections** ×

Name	Charge (%)	Split (%)	
Allianz Brazil Fund A GBP	2.31	100	✖

Additional Annual Product % Charge

Fixed Fee	Amount	Applied	Indexation	
Additional fixed fee	8.00	Monthly	AWE	✖

Calculate

Selecting Varying Rates allows a user to input specific funds that each individually have varying growth rates. For example, some providers may supply illustrations on a split basis i.e. funds invested in cash may be produced using growth rates of 1%, 4% and 7% and the Managed Fund illustrated using 2%, 5% and 8% growth rates. The fund split can either be entered as a percentage of the total (%) or as a cash amount (£). If existing scheme funds have been entered on the previous page, they will automatically pre-populate as shown below. Growth rates for each fund will need to be updated manually.

**Existing Investment Details - Projections**
Help

Please enter the investment's fund value projections at maturity.

Growth Rate Basis: Aggregate Rates ☐ Varying Rates (%) ☒ Varying Rates (£) ☐

Name	Split (%)	Low (%)	Med (%)	High (%)	
AXA Wealth/Kames Strategic Bon	10	2	5	8	✗
FL/Kames Strategic Bond Inet Per	50	2	5	8	✗
Liontrust Income Fund A Inc	20	2	5	8	✗
AXA Wealth/Threadneedle UK Pr	10	2	5	8	✗
Threadneedle UK Property Trust I	5	2	5	8	✗
Kames Ethical Cautious Managed	5	2	5	8	✗

+

**Fund Projection Rates:**
Low  %
Med  %
High  %

**Fund Value at Maturity**

Fund Value at Maturity	110000	200000	250000
------------------------	--------	--------	--------

### 3. ALLOCATION OPTIONS

#### ASSET ALLOCATION

To match the client's current investments to a target asset allocation, Yes must be selected. The client's target asset allocation can then be selected from the Available Assets or the Allocation Templates previously created in personal settings.

There will also be the option to remodel/rebalance the existing scheme at this stage.

Asset Allocation

Help

Would you like to match investments to a target asset allocation?

☒ Yes
☐ No

Would you like to remodel/rebalance the existing scheme?

☒ Yes
☐ No

Allocation Templates

Available Assets

Low Risk\*

Medium Risk

High Risk

\* denotes templates linked to the same risk category as the client.

UnLink Template

Selected

Cash	25 %	-
Stock	25 %	-
Bonds	50 %	-
Total: 100%		

☐ Save as New Template

<< Back

Next >>

Allocation Templates – These are created within the Personal Settings\*. These templates are a collection of asset classes and can be linked to a risk category.

The Allocation Template denoted with the asterisk is the template that matches the clients attitude to risk chosen for the client within client details. Any template can be chosen from this selection.

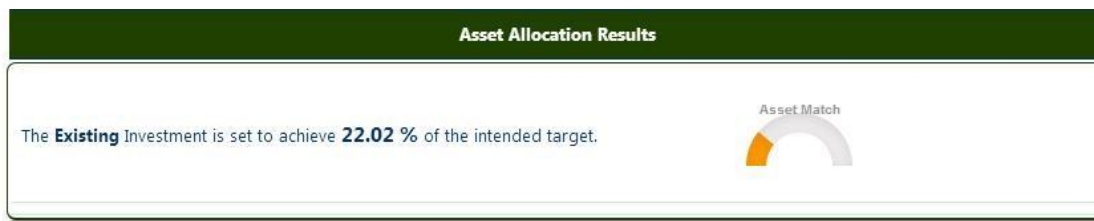
Available Assets – This option will list the asset classes available. Asset classes can be managed and grouped in Personal Settings\*.

If Unlink Template is shown, editing will not be enabled on the template. Should a user wish to edit a chosen template for a particular case, click Unlink Template.

\*Please see the Asset Reviewer Personal Settings User Guide for further information.

## ASSET ALLOCATION RESULTS

The system displays a graphical representation of the existing investment compared to the target asset allocation.



The chart below shows an overview of the client's current investments compared to the target asset allocation.



Choosing the Target v Existing tab shows a comparison between the client's existing asset allocation and the selected target asset allocation. The pie chart below shows the proportion of assets within the existing and target allocations.





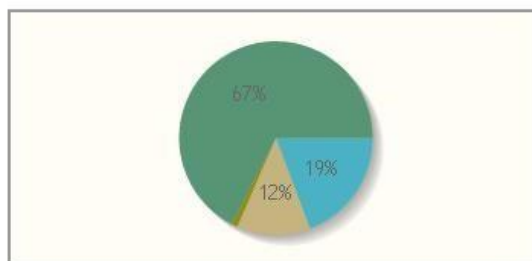
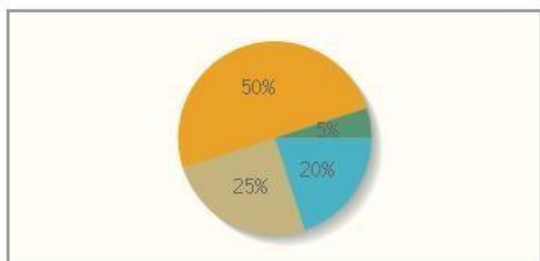
This is a comparison between the existing allocation and the selected target, showing the proportion of assets in which the client is invested.

### Target Allocation

Asset Class	Ratio (%)
bonds	20
cash	25
property	50
stock	5

### Existing Allocation

Asset Class	Ratio (%)
bonds	19.27
cash	12.25
gilts	0.06
other	0.99
stock	67.43


[<< Back](#)
[Report](#)
[Next >>](#)

Click on the Report button to produce a report at this stage. If a user would like to find alternative funds for the existing investment, that may provide a better match to the target asset allocation, click on the Next button.

## REMODEL FUNDS WITHIN EXISTING PRODUCT

To remodel the funds within the existing product, the user will select a range of funds that are available with the existing product that best suit the requirements of the client. Existing scheme funds will be automatically

populated if they have previously been entered. Additional funds can be selected by choosing the provider from the drop down list. The filter allows a user to search by fund Name or ISIN number. Click to select and carry over to the right hand side. Selecting a Min% or Max% will ensure a fixed percentage of a specific fund will form part of the new asset allocation.

The tool will choose the optimum combination to match the target asset allocation.

The appropriate switching fees can be entered if appropriate in the boxes provided and will be included when calculating the projected maturity figures of the remodelled scheme.

**Remodel Funds within Existing Product**
Help

Select the range of funds that best suit the client and are available within the existing product. The tool will choose the optimum combination to match the target asset allocation. Please enter any appropriate switching fees in the boxes below.

Effective Charge	Switching Fee	Annual Fixed Fee	Annual Adjustment
2.31%	£ <input type="text"/>	£ <input type="text"/>	% <input type="text"/>

**Select Funds**

Provider: Skandia Investment Sol

Filter: Name japan GO

Neptune Japan Opportunities Acc

Neptune Japan Opportunities -U Acc

Old Mutual Japanese Equity (formerly SGF) Acc

Old Mutual Japanese Equity Acc

Old Mutual Japanese Equity -U Acc

Pictet Japan Index Inc

Pictet Japan Index -U Acc

Pictet Japanese Equity Opportunities Acc

Funds Returned: 88. Time taken: 0.31 secs.

Funds Selected	Fixed	Min %	Max %	
Allianz Brazil Fund A GBP	<input checked="" type="checkbox"/>	5		-
Abbey Asian Pacific 5 Life	<input type="checkbox"/>			-
Abbey Hill Samuel European C Pen	<input type="checkbox"/>			-
FP/Artemis Global Growth Pen	<input type="checkbox"/>			-
L&G Life Property Acc	<input checked="" type="checkbox"/>		10	-
L&G/Life Ignis UK Property LS5	<input type="checkbox"/>			-
L&G/Pen SWIP Property	<input type="checkbox"/>			-
Rathbone Ethical Bond I Acc	<input type="checkbox"/>			-
Aberdeen Ethical World Class A Acc	<input checked="" type="checkbox"/>		10	-
Standard Life European Ethical Equity P1 Acc	<input type="checkbox"/>			-
JPM Japan Acc	<input type="checkbox"/>			-

Fix All
Clear All

<< Back
Next >>

To view the Remodelled investment, click on the Next button

## Asset Allocation Results

The **Existing** Investment is set to achieve **26.92 %** of the intended target.



The **Remodelled** Investment is set to achieve **97.55 %** of the intended target.



Remodel



The illustration above shows both the Existing Investment compared to the intended target asset allocation and the Remodelled Investment. The colours on the graph will change depending on the percentage of intended target met, i.e. less than 20% of target met will show in red, changing in 20% increments through to dark green for 100% of intended target.

Overview

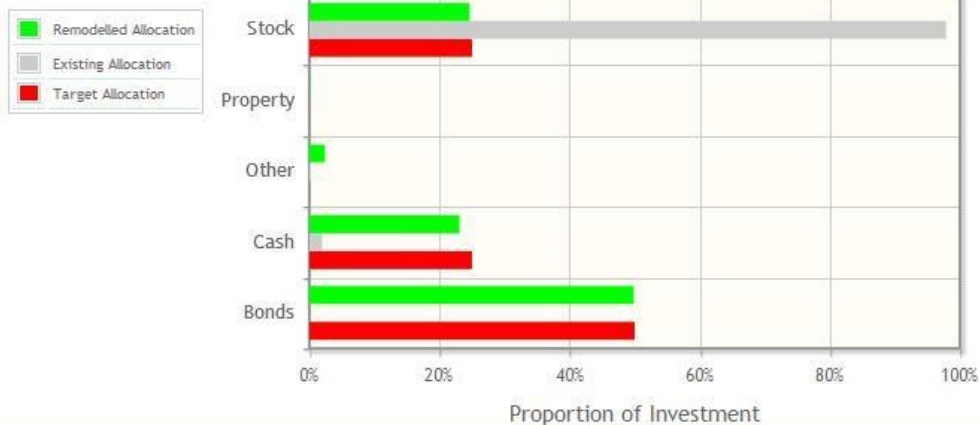
Target v Existing

Target v Remodelled

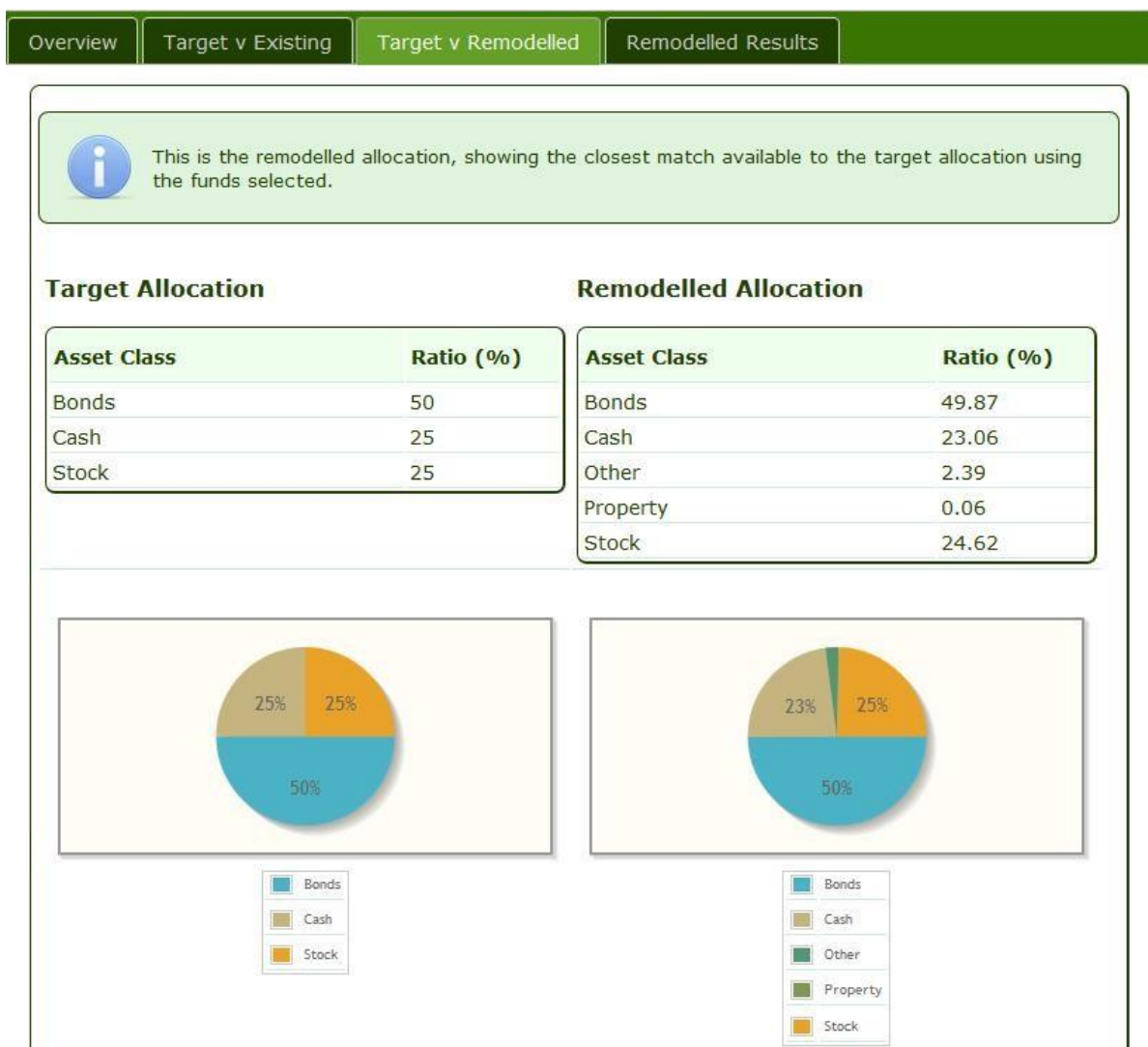
Remodelled Results



This chart compares the current, remodelled and new investments against the target allocation.



Overview – In addition to showing both the Existing and Target Allocation as before, the overview now includes the Remodelled Allocation.



Target v Remodelled - This is the remodelled asset allocation. The charts show the closest match available to the target asset allocation using the funds that were previously selected.

The funds chosen to make up the allocation will also be detailed and shown with designated ratios as shown below.

Funds selected for the Remodelled Investment	
Fund Name	Ratio (%)
Allianz Brazil Fund A GBP	12
Cash	1.92
Other	0.22
Stock	97.85
Newton Corporate Bond Inc GBP	57
Bonds	77.98
Cash	20.8
Other	0.64
Stock	0.57
Newton Real Return A Inc GBP	31
Bonds	17.48
Cash	35.38
Other	6.45
Property	0.2
Stock	40.49

Weighted fund AMC for remodelled scheme: 0.93%, which is 1.38% less than the existing arrangements.

Remodelled Results – Click on this tab to view the results of existing Investment compared to the remodelled investment.

Overview	Target v Existing	Target v Remodelled	Remodelled Results
Projected Fund	2%	5%	8%
Existing Investment	£75,389.92	£129,650.12	£229,694.11
Reduction in Yield	2.33%	2.4%	2.47%
Existing Investment Remodelled	£96,900	£170,000	£307,000
Rate of Return	0.62%	3.62%	6.62%
Effect on Fund	28.61%	31.7%	34.08%
Reduction in Yield	0.95%	0.97%	1%

Where the total projected fund value from the receiving scheme is £100,000 or more, that figure will be rounded down to the nearest thousand. Please see the Help screen.

<< Back Report Next >>

Report – If a user is happy with the outcome of the remodelled investment allocation then a report can be produced by clicking on the Report button.

Should a user want to explore moving the investment to an entirely new product, then click on the Next button.

## REMUNERATION

Remuneration to be applied – Select No if remuneration is not to be taken. Select Yes to add remuneration.

**Remuneration**

[Help](#)

Remuneration to be applied 
☒ Yes
 ☐ No

Subject to product criteria being met, all providers' products will be included. Each product will have the providers' standard charges applied plus the specified level of remuneration. All remuneration taken from within the product (i.e. not a personal payment by the client) is on a 1:1 basis.

Please be aware that not all Providers may be able to support the style of remuneration selected.

**Single Premium**

Initial  
 %  
 £

Fund Based  
 %  
 £  pa

**Regular Premium**

Level ☐
 %  
 £  \*\*

Initial\* ☐
 %  
 £  \*\*

Fund Based  
 %  
 £  pa

**Advanced Fee Styles**

**Initial Fees**

**Single Premium**  
 Deducted from plan & paid over a period of  Months  
 Frequency  From Month

**Fund Based Fees**

Deducted from plan & paid  From Month

\* % of 1st year's premium.  
 \*\* A monetary value will be treated as an Initial Fee.

Field	Description
Single Premium	Enter an initial percentage and/or monetary amount
Regular Premium Level	Enter the fee percentage to be taken of each regular premium
Regular Premium Initial	Enter the initial percentage to be taken of the 1 <sup>st</sup> year's premiums. A monetary value will be treated as an initial fee
Fund Based	Enter the Fund Based fee to be taken as a percentage and/or monetary amount of single and regular premiums



## Advance Fee Styles


Allows the user to be more specific about how the remuneration will be charged and the timing of the payment















## PRODUCT FEATURES

If there is a requirement for a plan to have specific features, they may be selected from the options shown. Choose from Mandatory or Optional.

Product Features

Help

 Please select the client's required product features.

	Mandatory	Optional
 Insurance Options		
 Online Access		
 Portfolio Options		
 Product Guarantees		
 Segmentation		
 Trusts		
Ad Hoc Adviser Charging 	<input type="checkbox"/>	<input type="checkbox"/>
Free Switches 	<input type="checkbox"/>	<input type="checkbox"/>
Income Option 	<input type="checkbox"/>	<input type="checkbox"/>
Premium Holiday 	<input type="checkbox"/>	<input type="checkbox"/>
Redirection 	<input type="checkbox"/>	<input type="checkbox"/>
Share Exchange 	<input type="checkbox"/>	<input type="checkbox"/>
Top Ups 	<input type="checkbox"/>	<input type="checkbox"/>
With profits potential 	<input type="checkbox"/>	<input type="checkbox"/>

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Next >>

Mandatory – If Mandatory features are selected, products that do not offer that feature will be excluded from the analysis.

Optional – Selecting Optional features will not exclude products from the analysis, but will report if that feature is available.

## SPECIFY INVESTMENTS

Funds and/or Sectors can be selected by clicking on the Specify Investments button. The system will then filter out products which do not support the funds/sectors selected.

### SECTORS:

To select sectors, click on the Sectors button and click on one of the Sector Groups. This will bring up a list of sectors within that group in the box below. Click on the sector required and it will appear in the opposite box under the heading Selected Assets. Funds can be added as well as sectors by clicking on the Funds button. The total must add up to 100% before the user can move forward.

New Investment

Help

Funds/ Sectors can be selected by searching the fund feed supplied by Morningstar and Providers. The system will filter the products that offer the selected range of investments and include these in the comparison.  
Primary Funds option allows for global fund search, pulling through the cheapest available share class.

Specify Investments

Defined Templates

DFM Strategies

Auto Allocation

Products Available: 10

Sectors

Funds

Mixed Investment Sectors  
UK Equity  
Overseas Equity  
Fixed Interest  
Property  
Other

Sectors

UK Gilts  
UK Index-Linked Gilts  
Sterling Fixed Interest  
Sterling Strategic Bond  
Sterling Corporate Bond  
Sterling Long Bond  
Global Fixed Interest  
Sterling High Yield  
Global High Yield  
Global Bond

Selected Assets

Asset	Split	
UK Index-Linked Gilts	50	% -
Global Bond	50	% -
Total:	100.00	%

☐ Save as New Template



The sector selection can be saved as a Fund Sector Template for repeated use with other cases/clients by clicking the Save as New Template tick box below and entering a template name. Clicking Product Comparison to go to the next screen will save the template for future use.

The actual fund used for a given sector can be based on a selected criteria: Past Performance (Previous 12 Months), Fund Size (Total Net Assets) or Lowest Annual Charge (when two or more funds have the same charge, the second level filter of either Performance or Size will be used). The Lowest Annual Charge option is ticked as default but can be deselected if the cheapest fund is not desired.

Include Own Selections (from Personal Settings) can also be selected- within Personal Settings, sector defaults can be set. This allows the user to choose the specific fund to be used within a certain plan when that sector is chosen. To set these up, go into Personal Settings then click Funds. Within funds, select Sector Defaults. Once the Pension Provider, Pension Plan and Sector have been selected the available funds will be listed. Simply select the fund(s) required and click save. Ticking Include Own Selections (from Personal Settings) on this page pulls through these settings.

#### FUNDS:

To choose specific funds, click the Funds button. The underlying fund provider can be selected from the drop down list. Funds can also be filtered by Fund Name and ISIN numbers. The resulting list of funds returned can also be sorted by fund name; performance; fund size and ISIN. Funds can be shown on Primary Funds Only, which shows just the primary fund for each share class available.

Asset	Split
Aberdeen Asia Pacific	25 %
Aberdeen Corporate Bond	25 %
Aberdeen Ethical World	50 %
<b>Total:</b>	<b>100.00 %</b>

If a product offers more than one share class for a particular fund, the system will choose the cheapest share class. If there are two share classes with the same charge, it will choose the first share class alphabetically. The

share class chosen with a particular product can be changed on the Alternative Products page by clicking on the pencil next to the plan name.

Alternatively, by switching the Primary Funds option to Off, all share classes will be shown

**Products Available: 9**
i

Sectors
Funds

**Funds**

Provider: Aberdeen v  
Filter: Name v  GO  
Primary Funds Only: On Off  
Sort: Fund Name v

Fund Research

Aberdeen Eastern European Equity I Acc

Aberdeen Emerging Markets 2

Aberdeen Emerging Markets Bond A Acc

Aberdeen Emerging Markets Bond A Inc

Aberdeen Emerging Markets Bond I Acc

Aberdeen Emerging Markets Bond I Inc

**Selected Assets**

Asset	Split	
Aberdeen Asia Pacific and Japan Eq A Acc	50	%
Aberdeen Asia Pacific Equity I	50	%
Total:	100.00	%

The user can then select the fund required, which will appear in the opposite box under the heading Selected Assets, and build up the fund splits required. As with the sector option, the total must add up to 100% before the user can continue. The user may move to the Sector option if a mixture of funds & sectors are required.

The availability of underlying funds which can be selected is limited by the information received from Morningstar and other fund information received via direct feeds.

<< Back
Show X-Ray
Product Comparison >>

Click on the Show X-Ray button to bring through the Morning Star X-Ray for the portfolio of funds chosen.

## FUNDS RESEARCH

The research of funds is possible within a case by clicking on the Fund Research button.

**Products Available: 9**

Sectors
Funds

Funds

Provider: Aberdeen

Filter: Name  GO

Primary Funds Only: On Off

Sort: Fund Name

Fund Research

Aberdeen Eastern European Equity I Acc

Aberdeen Emerging Markets 2

Aberdeen Emerging Markets Bond A Acc

Aberdeen Emerging Markets Bond A Inc

Aberdeen Emerging Markets Bond I Acc

Aberdeen Emerging Markets Bond I Inc

Selected Assets

Asset	Split
Aberdeen Asia Pacific and Japan Eq A Acc	50 %
Aberdeen Asia Pacific Equity I	50 %
Total:	100.00 %

Fund choice can be narrowed down by using the filters available. The option to filter and search can be performed with Primary Funds On or Off.

i

Narrow your fund search by using the filters available. As you change the settings the fund count will automatically update. When the total number of funds is 500 or less, click search to return the funds to the fund picker screen.

PROVIDER
Aberdeen

FILTER

Name

Go

SECTOR
All

SHARE CLASS

☐ All
☒ Clean

PERFORMANCE
+

SIZE
+

TOTAL EXPENSE RATIO
+

ATTRIBUTES
-

☐ Fund Of Funds (i.e. Multimanager funds)
☐ Ethical Funds (Socially Responsible)
☐ Tracker Funds (Index)
☐ UCITS Enabled

☐ Environmental Focus
☐ ESG Focus
☐ Sharia Focus
☐ ISA Enabled

MORNINGSTAR RATING
+

MORNINGSTAR OBSR ANALYST RATING
+

RISK RATING
-

☐ Low
☐ Moderate
☐ High

**FUNDS AVAILABLE**

**246**

CLEAR
SEARCH

Close

Field


Description

Provider:	Select a provider from the dropdown list. Alternatively set to 'All' for a whole of market search
Filter:	Select Name or ISIN to search for a specific fund
Sector:	Select a specific Sector from the dropdown list
Share Class:	Select Clean to search for clean share classes only. Alternatively, select All to search all share classes
Performance:	Selecting a performance option will return funds with the corresponding performance available. For example, selecting 5 years will show all funds with at least 5 years performance available, (therefore includes all funds with 5 years or more). When you return to the fund picker screen, funds will automatically rank by the best performing
Size:	Multiple selections can be chosen to select total assets under management globally. If assets of up to £1billion are required then the first three options should be selected
Total Expense Ratio:	Defined from the Key Investor Information Documents (KIID). This includes AMC and any other management charges but will not reflect any Provider Specific Rebates and Discounts. Use the sliding scale to filter by range
Attributes:	Select Attributes to base the search on a particular fund characteristic i.e. Ethical Funds, Tracker Funds
Morning Star Rating:	The Morningstar Rating is a backward-looking, quantitative, riskadjusted measure of a fund's performance versus its peer group
Morningstar OBSR Analyst Rating:	A Morningstar Analyst Rating for funds is the summary expression of Morningstar's forward-looking analysis of a fund i.e. a gold rating indicates that Morningstar analysts have a high expectation of the fund beating the relevant performance benchmark
Risk Rating:	Search criteria can be based on Morningstar's 3 year standard deviation. This measures how much the total returns of a fund have fluctuated in the past

When the total number of funds has been narrowed to 500 or less, click Search. This will return the funds to the fund picker screen within your case.

## DEFINED TEMPLATES

The Defined Templates button allows the user to retrieve, create and edit Fund/Sector and Plan Templates. Further information on Defined Templates can be found in the Funds Functionality User Guide.



Plan / Fund / Sector led templates can be selected, edited and created here.  
Multiple Plan Templates can be selected for comparison.

Specify Investments

Defined Templates

DFM Strategies

Auto Allocation

Plan Templates

Fund Sector Templates

Amber NG VANGUARD

Amber OBSR

Amber OBSR/VANGUARD

Amber Tatton Oak Advisory/OBSR

Amber Tatton Oak Advisory/VANGUARD

Amber VANGUARD

LV=

LV= Passive Fund Frameworks 1

LV= Passive Fund Frameworks 2

LV= Passive Fund Frameworks 3

LV= Passive Fund Frameworks 4

LV= Passive Fund Frameworks 5

LV= Passive Fund Frameworks 6

Templates Details

Liverpool Victoria

Flexible Transitions Account

Fund Name	Ongoing Charge %	Initial %	Split %
LV= Sterling Liquidity 2 Pen	0.15	0	100


Liverpool Victoria

Flexible Transitions Account - Personal Pension

Fund Name	Ongoing Charge %	Initial %	Split %
LV= Sterling Liquidity 2 Pen	0.15	0	100

## DFM STRATEGIES

DFM Strategies can either be selected from the list of available DFMs by expanding the relevant company and clicking on the DFM, alternatively if a DFM is required which is not already on our system, please email [support@selectapension](mailto:support@selectapension) with details of the DFM required.

 DFM Managed Portfolio Strategies can be selected for comparison against any associated products.

Specify Investments

Defined Templates

DFM Strategies

Auto Allocation

Products Available: 6

Strategies

- Berry Asset Management
- Brewin Dolphin
  - MFS Balanced
  - MFS Cautious
  - MFS Global Equity
  - MFS Growth
  - MFS Income
- Brooks Macdonald
- Brown Shipley
- Charles Stanley
- City Asset Management
- Investec
- London & Capital

MFS Balanced

The portfolio's objective is to provide outperformance of the Association of Private Client Investment Managers and Stockbrokers (APCIMS) Balanced Index over the medium term. Returns will be generated through both capital growth and income with a bias towards developed and liquid capital markets. The risk will be diversified by holding collective investments. The management of the portfolio aims to meet the objective conservatively by taking managed risk through fund selection and asset allocation.

View Document

Clicking on View Document allows the user to view a PDF factsheet about the selected DFM strategy.

Selecting a DFM will use the relevant charge against all plans available with that DFM, which can be seen when clicking on the plan name on the results summary screen as well as in the full report.



## AUTO ALLOCATION

Auto Allocation allows funds/fund panels to be selected. The tool will choose the optimum combination to match the target asset allocation. If a particular fund(s) is required, it can be fixed and a minimum and maximum % amount can be entered.

### FUNDS –

Specific funds can be selected as described on page 24 of this user guide. A minimum or maximum percentage can be entered by using the relevant options. This will guarantee the specified fund appearing in the results.

Specify Investments

Defined Templates

DFM Strategies

Auto Allocation

**Products Available: 6**

Funds

Fund Panels

Provider: BNY Mellon

Filter: Name  **GO**

Primary Funds Only: ☒ On ☐ Off

**Fund Research**

BNY Mellon Em Mkts Debt Local Currency

BNY Mellon Emerging Mkts Debt

BNY Mellon Euroland Bond Hedged

BNY Mellon Gbl Em Mkts Eq Val

BNY Mellon Global Bond I EUR Hdg

BNY Mellon Global Equity Higher Income

BNY Mellon Global Opportunities

BNY Mellon Global Property Securities

BNY Mellon Global Real Return

BNY Mellon Global Strategic Bond

Funds Returned: 61. Time taken: 2.17 secs.

Funds Selected	Fixed	Min %	Max %	
Aberdeen American Equity	<input checked="" type="checkbox"/>		20	<input type="button" value="-"/>
Aberdeen Charity Select UK Equity	<input type="checkbox"/>			<input type="button" value="-"/>
Aberdeen Diversified Growth	<input type="checkbox"/>			<input type="button" value="-"/>
BNY Mellon Brazil Equity	<input checked="" type="checkbox"/>	5	5	<input type="button" value="-"/>
BNY Mellon Euroland Bond Hedged	<input type="checkbox"/>			<input type="button" value="-"/>
Insight Eq Inc Booster £ Inc	<input type="checkbox"/>			<input type="button" value="-"/>
Insight Gbl Abs Return £Inc	<input checked="" type="checkbox"/>	10		<input type="button" value="-"/>

Fix All

Clear All

All funds listed can be fixed by clicking on the Fix All button.

## FUND PANELS –

Fund Panels, created within Personal Settings, can be selected within a case at this point. The tool will choose the optimum combination of funds from the panel created and selected to match the target asset allocation. To guarantee the use of a specific fund for the investment, you can use the Fixed tick box. A minimum and/or maximum percentage can be entered to specify the level of investment in the fund.

Specify Investments

Defined Templates

DFM Strategies

Auto Allocation

Funds

Fund Panels

Fund Panels

Hot Picks

Your Clients Fund Portfolio

Funds Selected	Fixed	Min %	Max %
Aberdeen Emerging Markets	<input type="checkbox"/>		<input type="text" value="-"/>
Architas MM UK Equity	<input type="checkbox"/>		<input type="text" value="-"/>
Aberdeen European Smaller Companies	<input type="checkbox"/>		<input type="text" value="-"/>
Architas MA Passive Reserve	<input type="checkbox"/>		<input type="text" value="-"/>

Fix All

Clear All

Click on Product Comparison to move forward on the case.

<< Back

Product Comparison >>


## ALTERNATIVE PRODUCTS




The plan types will all be selected by default. Should a user wish to restrict the plan type then these can be manually de-selected.

Alternative Products

Help


 Select the product types to be included in the comparison.

Bond	<input checked="" type="checkbox"/>	Collectives	<input checked="" type="checkbox"/>	Friendly Society	<input checked="" type="checkbox"/>
ISA	<input checked="" type="checkbox"/>	Offshore Bond	<input checked="" type="checkbox"/>	Savings Plan	<input checked="" type="checkbox"/>










 Select the providers and products to be included in the comparison. The number of funds available from the selected fund panel is indicated numerically against each product.

Select all providers ☐

<< Back
 Next >>

Alliance Trust Savings	<input type="checkbox"/>	Legal & General	<input type="checkbox"/>
Ascentric	<input type="checkbox"/>	Novia	<input type="checkbox"/>
Aviva	<input type="checkbox"/>	Nucleus	<input type="checkbox"/>
AXA Wealth	<input type="checkbox"/>	Prudential	<input type="checkbox"/>

Selecting Providers - Providers may be selected individually or a user can Select all providers.

Plan Name	Select	Existing Plan	Panel Funds
<b>Alliance Trust Savings</b>			
Stocks & Shares ISA(2465) 	<input type="checkbox"/>	<input type="checkbox"/>	4
Stocks & Shares ISA (Inclusive)(2466) 	<input type="checkbox"/>	<input type="checkbox"/>	4
Stocks & Shares ISA (Junior)(2467) 	<input type="checkbox"/>	<input type="checkbox"/>	4
Reason: Client age above plan's maximum age limit (max: 18)			
<b>Ascentric</b>			
ISA(2468) 	<input type="checkbox"/>	<input type="checkbox"/>	7
The General Investment Account(2469) 	<input type="checkbox"/>	<input type="checkbox"/>	7
<b>Aviva</b>			
The ISA Portfolio(2471) 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> £ 35000 <input type="text" value="35000"/>	6
<b>Cofunds</b>			
Investment ISA(2552)	<input type="checkbox"/>	<input type="checkbox"/>	1
<b>James Hay Partnership</b>			
Modular iPlan(2480) 	<input type="checkbox"/>	<input type="checkbox"/>	6
Modular Stocks & Shares ISA(2481) 	<input type="checkbox"/>	<input type="checkbox"/>	6

Select your new plan by ticking the relevant Select option box.

Existing Plan - Some provider's charges may be subject to a large fund discount. Where a proposed plan is identified as an 'Existing Plan', the effect of the total fund may reduce the charge applied to the proposed new investment. In these circumstances there may also be a setup fee that is waived. The system will take an 'Existing Plan' into consideration and reflect the charges accordingly.

Panel Funds – When Target Asset Allocation has been selected for the new investment, the system will display the amount of funds available from the selected Fund Panel against each product. The funds that can be used by the selected products will be listed as shown below.

Funds that can be used by the Selected Products	
<ul style="list-style-type: none"> <li>• BlackRock UK Gilts All Stocks Tkr</li> <li>• GLG Stockmarket Managed</li> <li>• Standard Life Inv UK Ethical</li> <li>• Legal &amp; General All Stocks Gilt Index Trust</li> <li>• Rathbone Ethical Bond</li> <li>• Standard Life Inv UK Ethical Corporate Bd</li> </ul>	

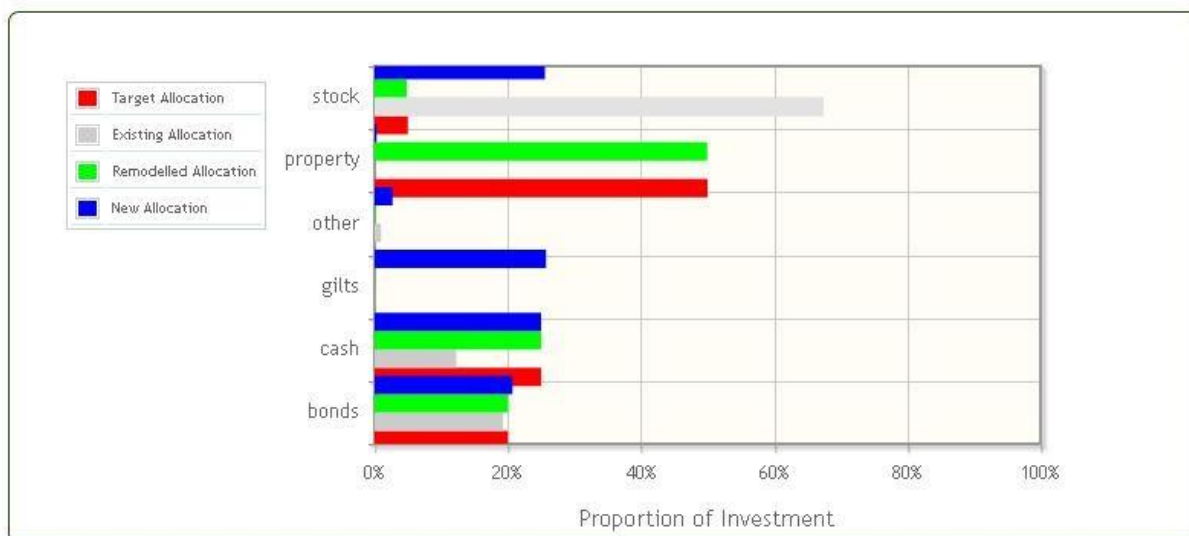
## ASSET ALLOCATION RESULTS



The Asset Allocation results above show the Existing, Remodelled and New investments compared to the intended target asset allocation.



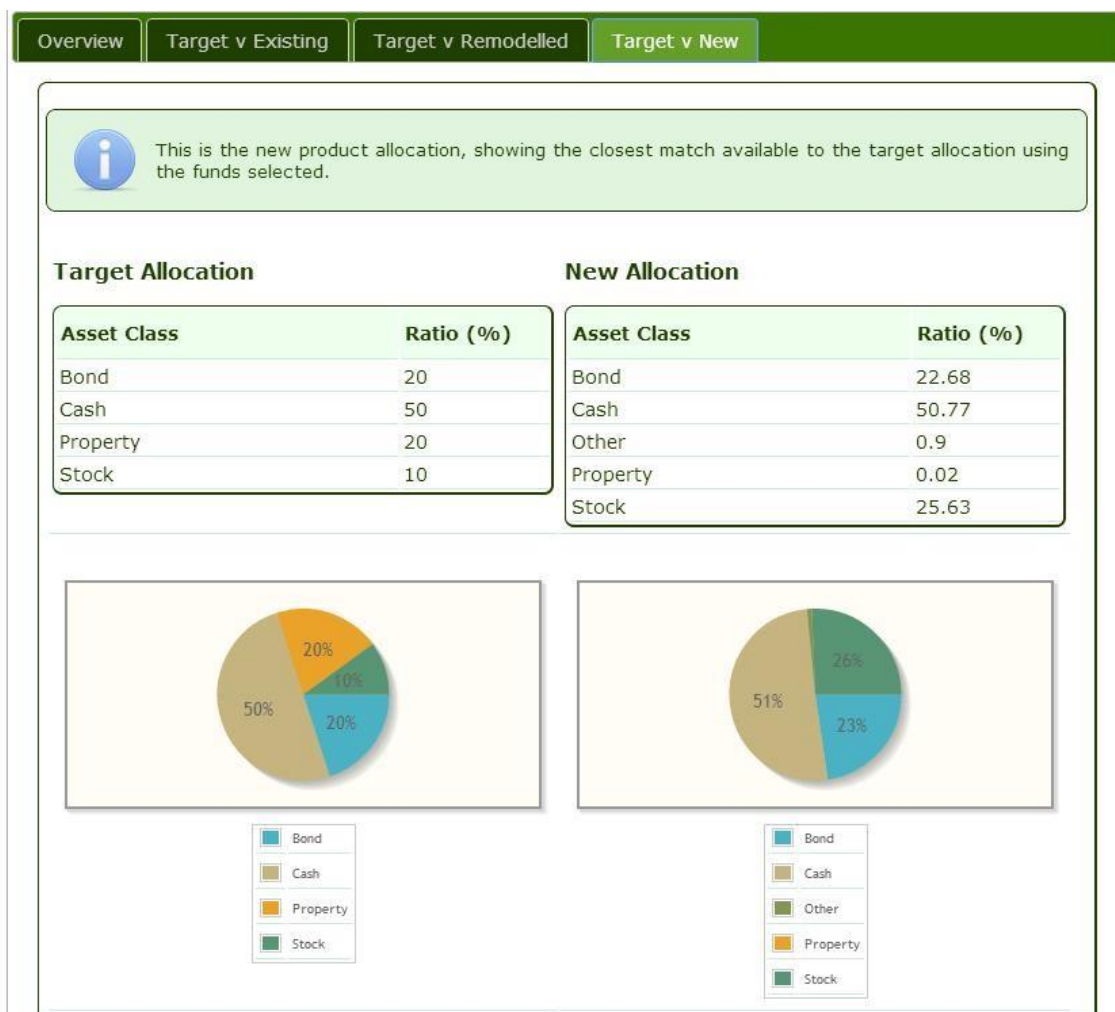
This chart compares the current, remodelled and new investments against the target allocation.



<< Back

Next >>

Target v New - This is the New allocation. The charts show the closest match available to the target asset allocation using the funds that were previously selected.



The illustration below also shows the actual funds that have been selected for the new investment and the ratio applied.

Fund Name	Ratio (%)
BlackRock Consensus 60	57
Bond	39.74
Cash	14.02
Other	1.24
Property	0.03
Aberdeen Cash	38
Bond	0.07
Cash	99.78
Other	0.15


<< Back


Next >>

To run the comparison results click on Next.















## COMPARISON RESULTS

**Comparison Results at Maturity**
Help



Select products to include in the Full Analysis.  
 (You can also apply bespoke amendments to each product by clicking the appropriate  button)

Tax >>
Remuneration >>

Provider	Product		2%	5%	8%	RIY	
Zurich Intermediary Platform	<a href="#">Investment Account</a>	 	£109,000	£138,000	£175,000	0.6%	<input type="checkbox"/>
Nucleus	<a href="#">Offshore Bond Account</a>	 	£107,000	£137,000	£173,000	0.7%	<input type="checkbox"/>
Canada Life International Assurance Limited	<a href="#">Premiere Europe Account (Option 1)</a>	 	£106,000	£136,000	£172,000	0.8%	<input type="checkbox"/>
Canada Life International Limited	<a href="#">Premiere Alpha Discounted Trust Account (Option 1)</a>	 	£106,000	£135,000	£171,000	0.9%	<input type="checkbox"/>
Canada Life International Assurance Limited	<a href="#">Wealth Preservation Europe Account-Option 1</a>	 	£106,000	£135,000	£171,000	0.9%	<input type="checkbox"/>
Canada Life International Assurance Limited	<a href="#">Premiere Europe Account (Option 3)</a>	 	£105,000	£135,000	£171,000	0.9%	<input type="checkbox"/>
Prudential	<a href="#">International Investment Portfolio (Establishment Version)</a>	 	£105,000	£134,000	£170,000	1%	<input type="checkbox"/>
Existing Product			£101,000	£129,000	£163,000		
Existing Product (Remodelled)			£101,020	£128,622	£162,656		


<< Back
Full Analysis >>


When the analysis has run, a list will display all the products selected for comparison. Results are ranked by the medium growth rate, if the medium rate is not available results will be ranked by the low growth rate.

The existing and remodelled product are highlighted in green.

## TAXATION DETAILS

**Comparison Results at Maturity**
[Help](#)




Select products to include in the Full Analysis.  
(You can also apply bespoke amendments to each product by clicking the appropriate  button)

[Tax >>](#)
[Remuneration >>](#)

Provider	Product	2%	5%	8%	RIY
----------	---------	----	----	----	-----

Click on the Tax button to view any potential tax implications for the New Investment.

**Comparison Results at Maturity**
[Help](#)



Taxation Details

[<< Projections](#)

Provider	Product	Net	Tax on Fund	Tax on Income
Zurich Intermediary Platform	Investment Account	£133,000	£5,160	£0
Canada Life International Assurance Limited	Wealth Preservation Europe Account-Option 1	£130,000	£4,500	£0
Nucleus	Offshore Bond Account	£129,000	£8,080	£0
Canada Life International Assurance Limited	Premiere Europe Account (Option 1)	£128,000	£7,840	£0
Canada Life International Limited	Premiere Alpha Discounted Trust Account (Option 1)	£127,000	£7,660	£0
Canada Life International Assurance Limited	Premiere Europe Account (Option 3)	£127,000	£7,630	£0
Prudential	International Investment Portfolio (Establishment Version)	£127,000	£7,510	£0

[<< Back](#)
[Full Analysis >>](#)

The illustration above shows the new investments and the potential tax implications associated with each investment result.

Against each product chosen for the analysis, details of tax will be shown.



Net – This is the fund value net of the tax calculated.

Tax on Fund – Details the amount of tax calculated for the investment.

Tax on Income – If an income is being taken from the investment, potential tax implications will show here.

## REMUNERATION DETAILS

**Comparison Results at Maturity** [Help](#)

 Select products to include in the Full Analysis.  
(You can also apply bespoke amendments to each product by clicking the appropriate  button)

[Tax >>](#) [Remuneration >>](#)

The Remuneration tab on the comparison results screen will detail the fees being charged.

**Comparison Results at Maturity** [Help](#)

 Remuneration Details

[<< Projections](#)

Provider	Plan	Fund (5%)	Initial (Single)	Fund-Based	Total
Prudential	International Investment Portfolio (Initial Charge Version)	£84,306.89	£1,050.00	£6,861.34	£7,911.34
Prudential	International Investment Portfolio (Establishment Version)	£84,134.24	£1,050.00	£6,861.65	£7,911.65
Ascentric	ISA	£78,570.91	£1,050.00	£6,636.79	£7,686.79
Ascentric	The General Investment Account	£78,570.91	£1,050.00	£6,636.79	£7,686.79
Nucleus	ISA Account	£76,101.08	£1,050.00	£6,543.45	£7,593.45
Zurich Intermediary Platform	Investment Account	£74,429.09	£1,050.00	£6,455.44	£7,505.44
Transact	The General Investment Account	£73,527.00	£1,050.00	£6,408.07	£7,458.07
Transact	ISA	£73,069.36	£1,050.00	£6,383.06	£7,433.06

The fund projection is displayed at the medium growth rate. The remuneration is shown broken down, Initial (Single) and Fund Based and Total in the last column.

## BESPOKING OPTIONS

An investment option may be bespoke on the results page to adjust the charges if they differ to those held as



standard. Adjustments can be made by clicking on



Ascentric		ISA		X £37,386.70	
Adjust Allocation	+ ▼	<input type="text"/>	%		
Adjust AMC	- ▼	0.2	%	<b>Fund Splits</b>	
Lump Sum	+ ▼	<input type="text"/>	Once only ▼		
	+ ▼	<input type="text"/>	Once only ▼		

In the example above a 0.2% adjustment has been applied to the AMC.

In order to bespoke the results, use the information below to assist with completing the relevant fields.

FIELD	DESCRIPTION
Adjust Allocation	A positive value will enhance the fund. A negative value will reduce the fund to create an additional charge/fee
Adjust AMC	Select positive to increase the AMC to add an additional charge/fee. A negative will reduce the AMC e.g. if the standard AMC is 0.9% an adjustment of -0.2% will make the charge 0.7%
Lump Sum	Select positive to enhance the fund. A negative will create a charge

<< Back	Recalculate >>
---------	----------------

Once the adjustments have been entered you will need to click the Recalculate button at the foot of the page. The revised results will be shown and highlighted accordingly.

To select a plan for the full comparison use the tick box to the right of each plan projections and click Full Analysis.

<< Back	Full Analysis >>
---------	------------------



## UNDERSTANDING YOUR RESULTS

The table below shows the effect of the fund being transferred into each chosen investment.

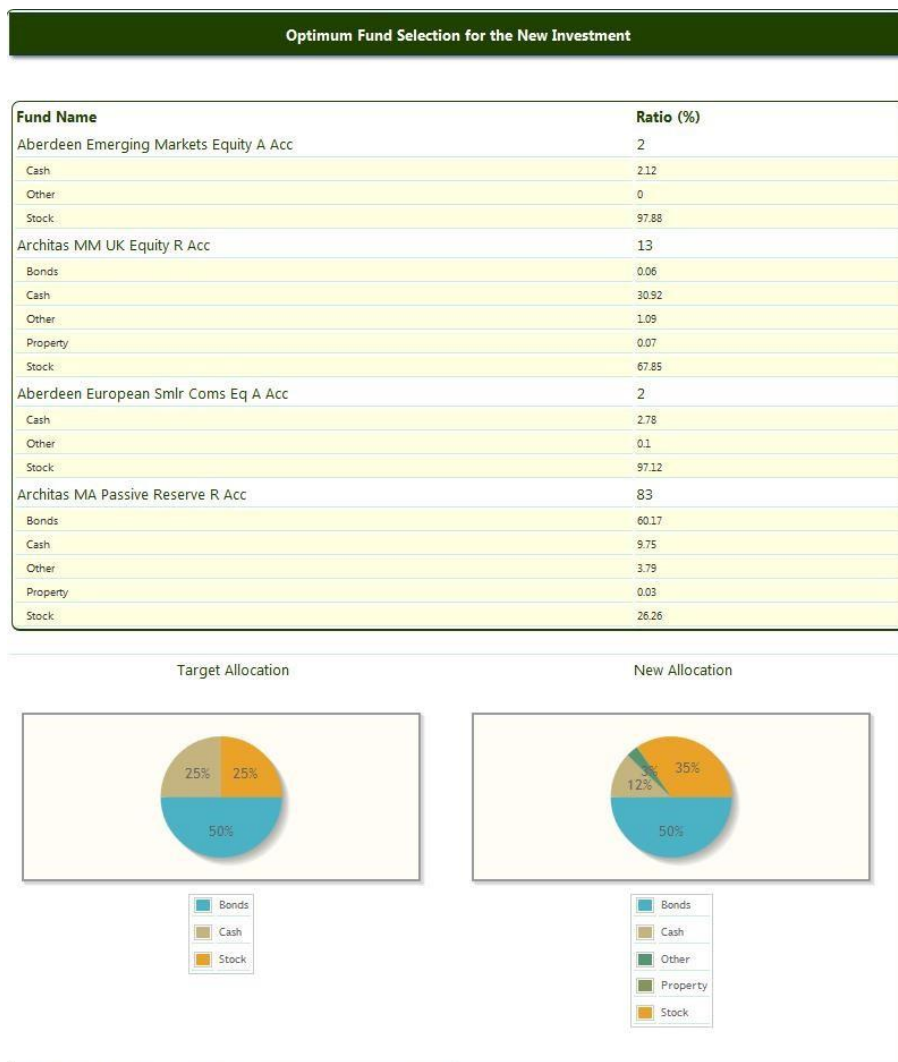
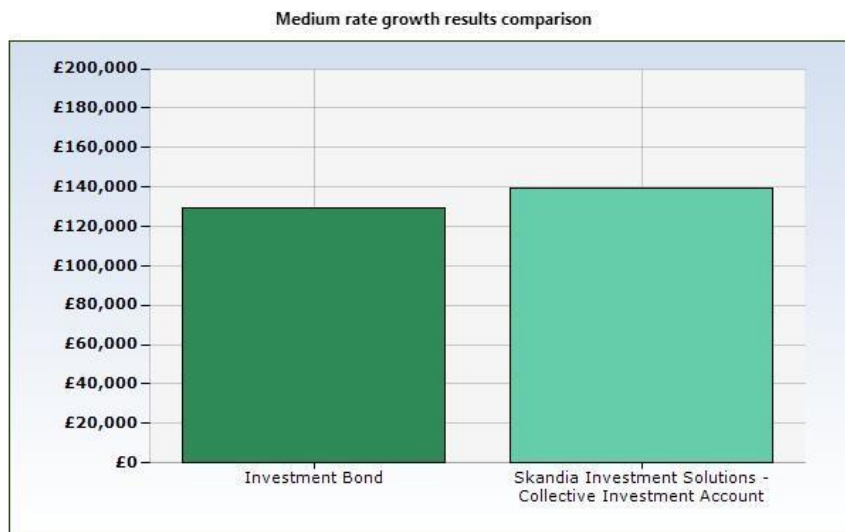
AXA Wealth Saving Bond - 25 years <span>Help</span>			
Projected Fund (Paid Up)	2%	5%	8%
Existing Investment	£34,813	£71,857	£145,322
Reduction In Yield	2%	2.1%	2.1%
Prudential - International Investment Portfolio (Initial Charge Version)	£40,844.62	£84,306.89	£170,500.04
Rate of Return Required	1.35% (-0.65%)	4.33% (-0.67%)	7.31% (-0.69%)
Effect on Fund	+17.33%	+17.33%	+17.33%
Reduction In Yield	1.4%	1.4%	1.5%
Ascentric - ISA	£37,386.70	£78,570.91	£159,835.20
Rate of Return Required	1.71% (-0.29%)	4.63% (-0.37%)	7.59% (-0.41%)
Effect on Fund	+7.39%	+9.34%	+9.99%
Reduction In Yield	1.7%	1.7%	1.7%
Zurich Intermediary Platform - Investment Account	£35,958.51	£74,429.09	£151,536.89
Rate of Return Required	1.87% (-0.13%)	4.85% (-0.15%)	7.82% (-0.18%)
Effect on Fund	+3.29%	+3.58%	+4.28%
Reduction In Yield	1.9%	1.9%	2%

The existing plan details are shown highlighted in green. The proposed new scheme details are shown below this.

Details of the Rate of Return Required, Effect on Fund compared to the existing fund value and the Reduction in Yield are displayed in the results table.

FIELD	DESCRIPTION
Rate of Return Required	The growth rate required from the new investment to match the projections of the existing investment. The difference is shown in brackets
Effect on Fund	The percentage difference between the existing and new investments
Reduction in Yield	Shows the effect the total charges have on a plan's potential rate of growth. This figure is shown as a percentage

The bar graph shows the medium growth projection results for the existing and new investment.



## RECOMMENDATIONS & REPORT

Additional text can be added to the report by clicking on Include Recommendations. Suitability or Reasons Why letters can be pasted into this section to make the transfer report complete.

To proceed to the report print options click Report.

[<< Back](#)

[Include Recommendations](#)

[Report >>](#)

## PRINT OPTIONS

The Additional Notes box allows for free text, which will appear in the report along with the selected product charges. If an adjustment has been made to a product charge in the bespoke option, a reason for the change should be recorded here.

The Analysis Label is optional. Any text entered here will appear on the report cover. This label can be used to identify a report when different versions have been produced.

Additional Notes

Help

Adviser for this report:

Analysis Label:

Print Options

Select All	<input type="checkbox"/>
Report	<input checked="" type="checkbox"/>
Contents	<input checked="" type="checkbox"/>
Details Entered	<input checked="" type="checkbox"/>
Early Transfer	<input checked="" type="checkbox"/>
Include Morningstar Portfolio X-rays	<input type="checkbox"/>
Report Date Label	<div>Report Print Date <div></div></div>

Create Report >>

Click Create Report to produce a PDF document, this can be printed and saved. All reports produced will be stored within Archived Reports for future reference.

Once the report has been produced or throughout the analysis, the user can navigate Back to Existing Cases or create New Investment using the grey triangle symbol that appears on the top right navigation bar.

Client: AA AA  
Module: Existing Investment  
Case Ref: 550920

Client  
Details

Existing  
Investment

Allocation  
Options

New  
Investment

Results  
Summary

Full  
Comparison



### Artemis Investment - 10 years

Projected Fund (Paid Up)

2%

5%

Existing Investment

£170,529

£217,095

£276,187

New Investment

Back to Existing Cases